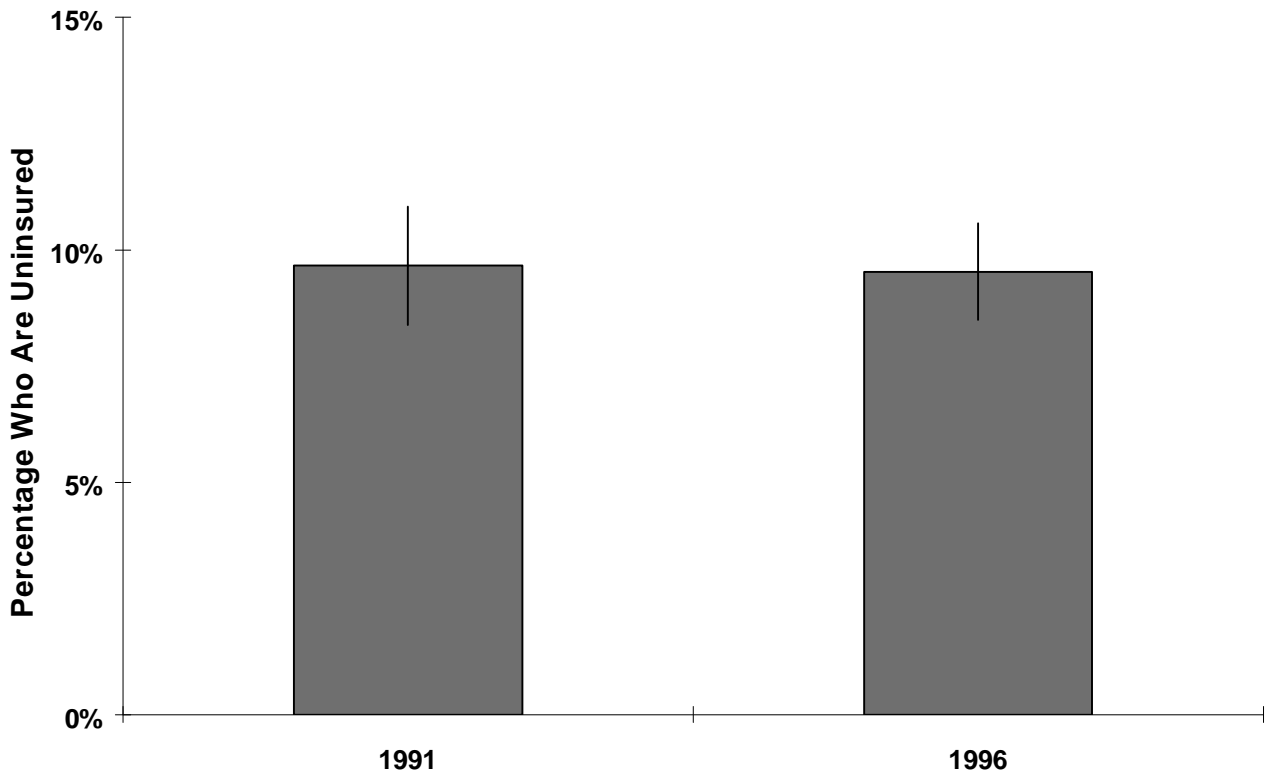


HIGHLIGHTS

- Health Insurance Coverage: 1991 and 1996
- A Profile of Utah's Uninsured
- Characteristics of Health Insurance Plans

Health Insurance Coverage: 1991 and 1996

Percentage of Persons Who Were Uninsured: Utah, 1991 and 1996

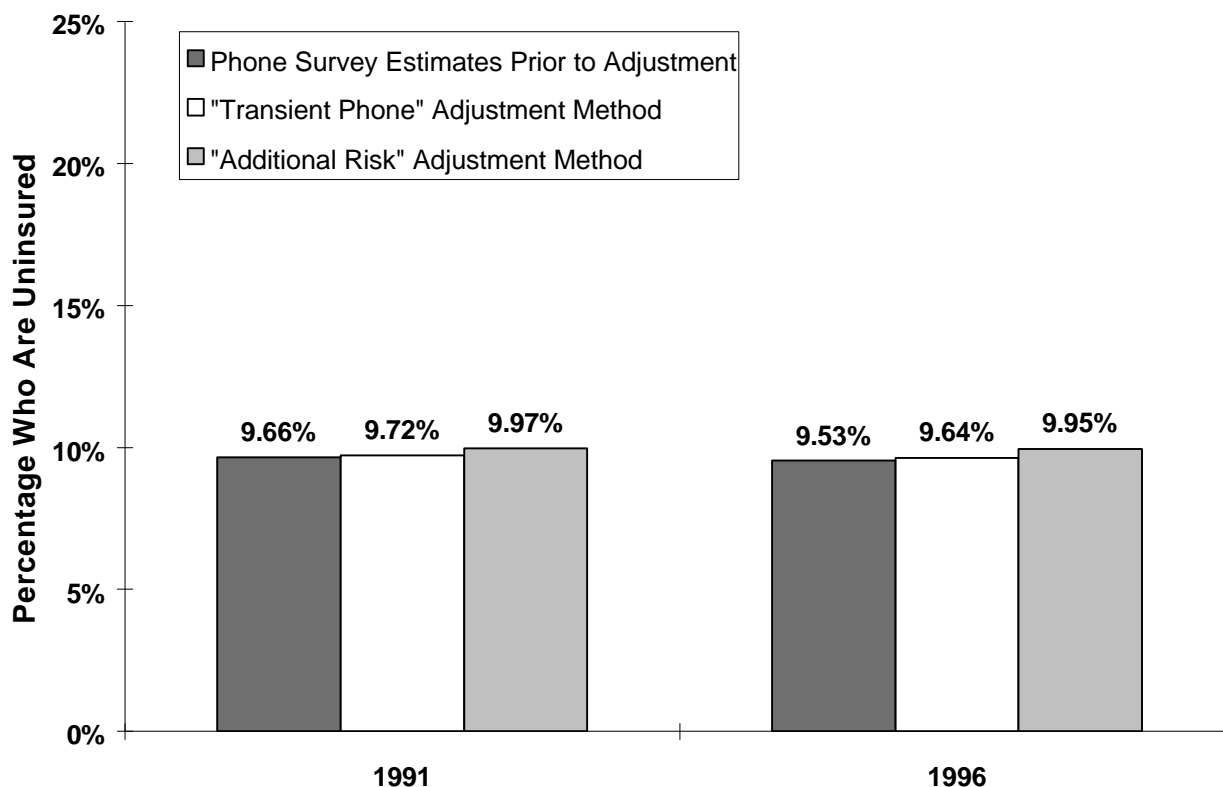


1991 and 1996 Health Status Surveys, Utah Department of Health

	Total Persons in Utah	Insured Persons	Uninsured Persons	% of People Who Are Uninsured
1991	1,775,505	1,603,991	171,514	9.66% ± 1.27%
1996	1,991,811	1,801,991	189,820	9.53% ± 1.04%

- In 1996, nearly 190,000 Utahns were without any kind of health insurance coverage.
- The proportion of Utahns without health insurance did not change significantly from 1991 to 1996.
- Health insurance status is measured nationally by the Current Population Survey (CPS), U.S. Bureau of the Census. According to the CPS, the proportion of persons in the United States without health insurance has stayed about the same or increased slightly since 1991. The percentages produced by the CPS are not directly comparable to the Utah Health Status Survey percentages.

Estimates of Health Insurance Coverage in Utah, 1991 and 1996, Before and After Adjusting for Households Without Phones

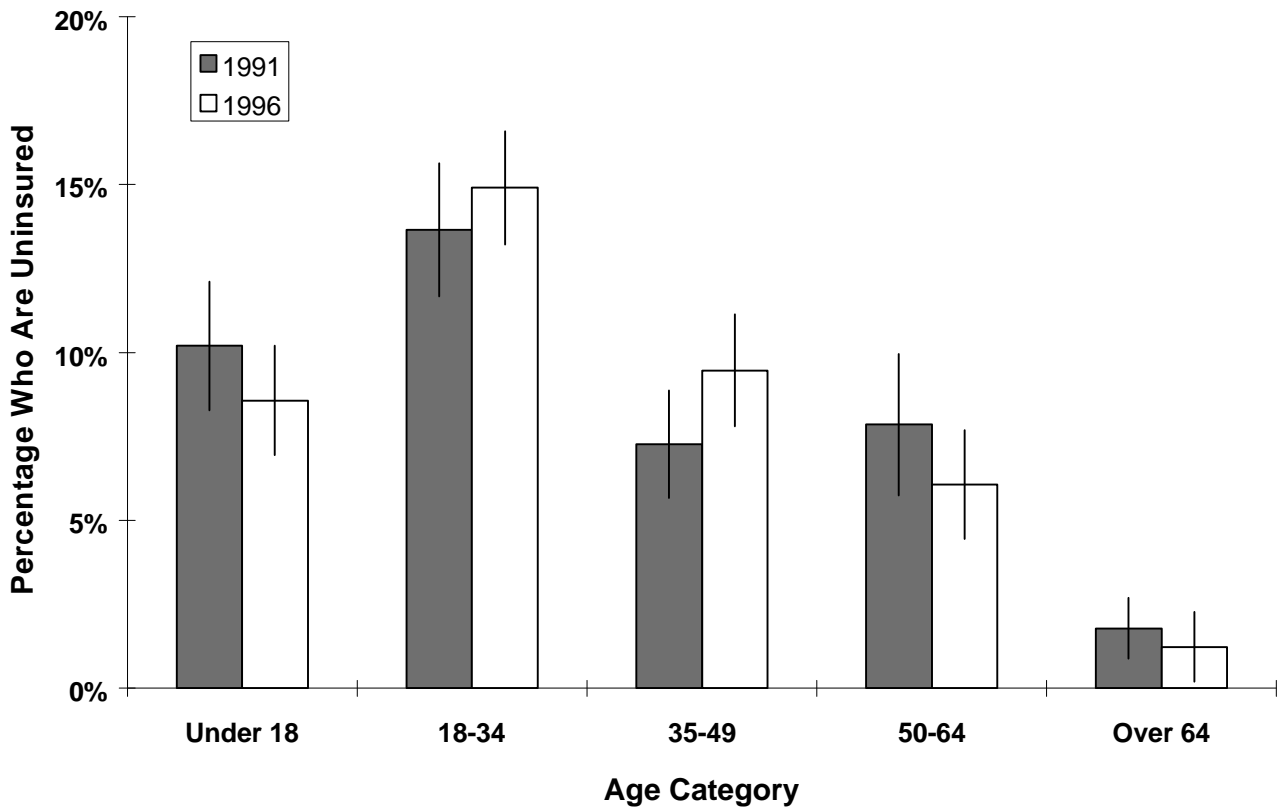


1991 and 1996 Health Status Surveys, Utah Department of Health

- **Persons living in households without telephones were less likely to have health insurance. Using information from other surveys, we can estimate what the health insurance rates would have been had the Utah Health Status Survey included households without telephones.**
- **Two adjustment methods were used. The “transient phone” method was relatively conservative, whereas the “additional risk” method was relatively liberal. For additional detail on these adjustments see the reference tables beginning on page 41.**
- **These adjustments suggest that the true percentage of persons in Utah without health insurance was between 9.6% and 10%.**
- **Adjusting for non-phone households did not appreciably affect the comparison between 1996 and 1991.**

A Profile of Utah's Uninsured

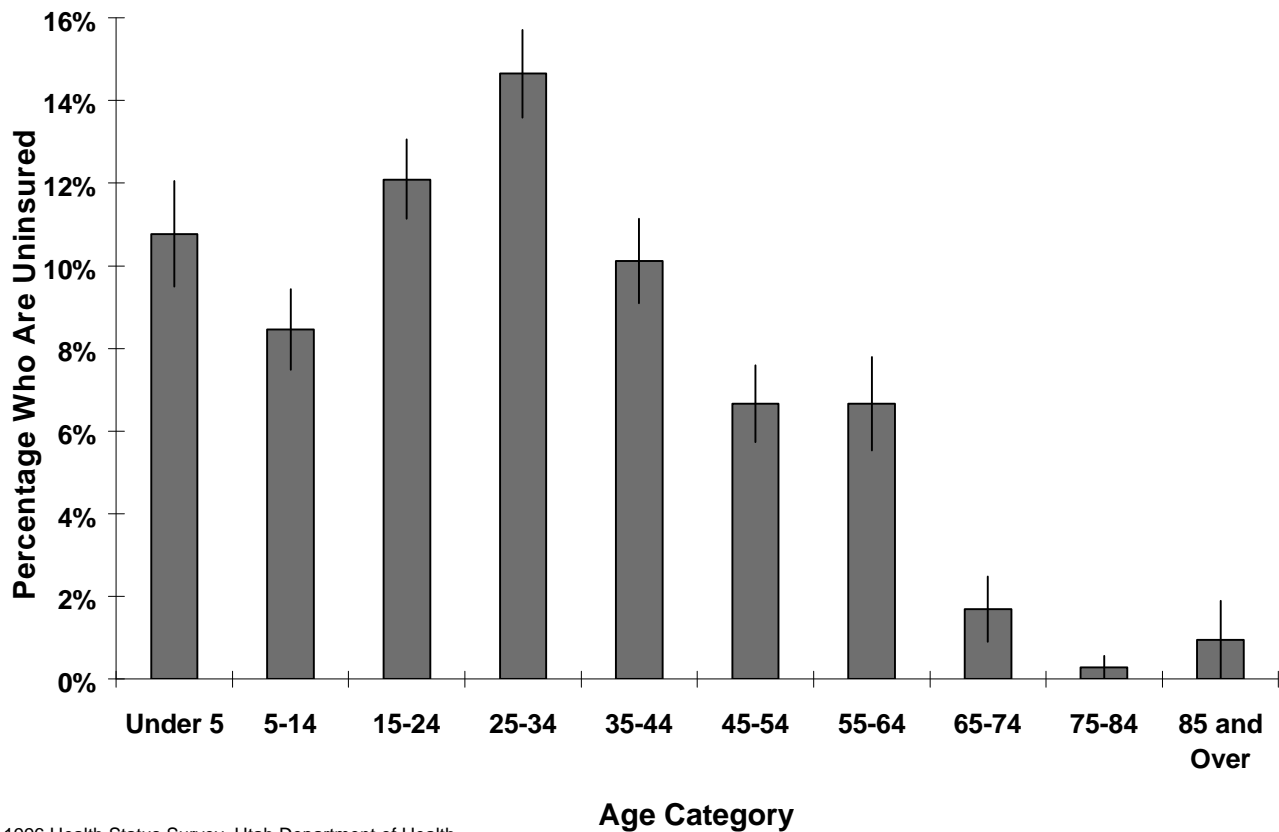
Percentage of Persons Who Were Uninsured by Age: Utah, 1991 and 1996



1991 and 1996 Health Status Surveys, Utah Department of Health

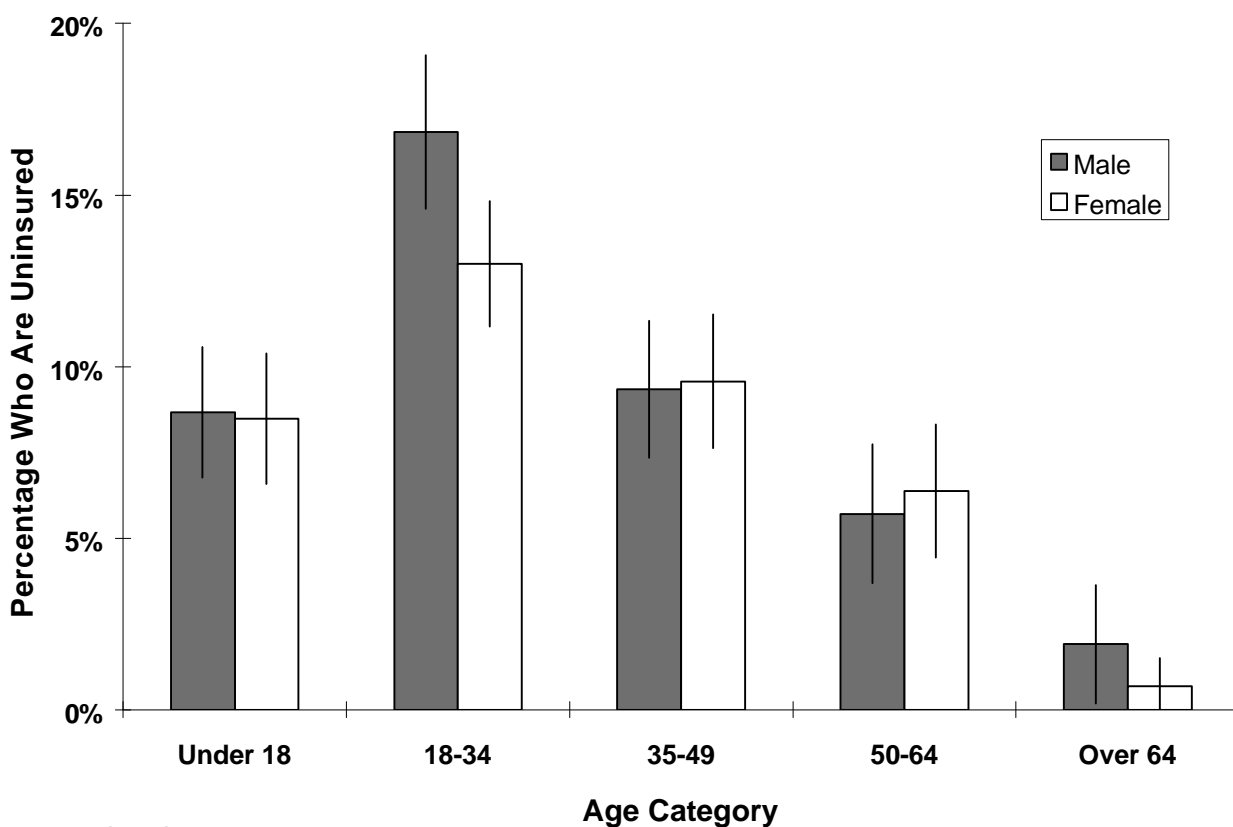
- **Changes in insurance coverage by age group were small and may have been due to chance, but suggest a pattern of improved health insurance coverage for children (under age 18) and a decrease in coverage for young adults (age 18 to 49).**

Percentage of Persons Who Were Uninsured by Ten-Year Age Groups: Utah, 1996



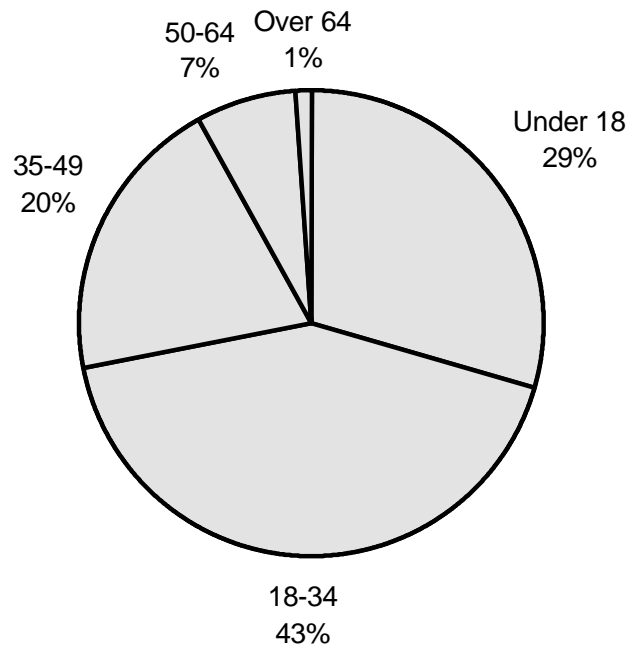
- **Young adults (age 25 to 34) were most likely to be without health insurance.**
- **Young children (under age 5) were more likely to be without health insurance, perhaps because they have younger parents.**

Percentage of Persons Who Were Uninsured by Sex and Age Group: Utah, 1996

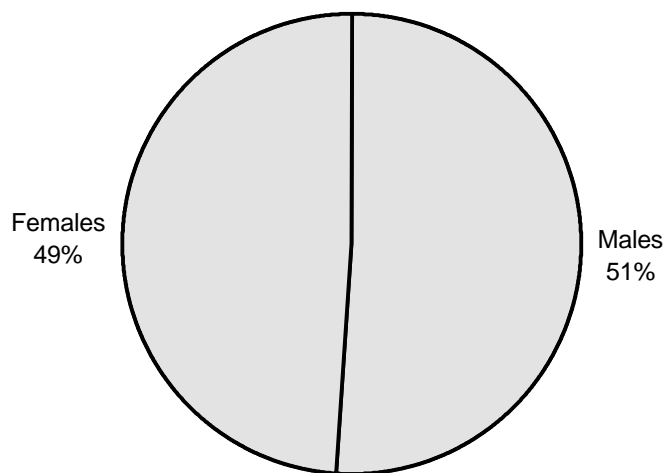


- **Young adults (age 18 to 34) were less likely to have health insurance. This is especially true for males in that age range.**
- **Almost all persons over age 65 had health insurance, which was due to Medicare coverage.**
- **Of all uninsured Utahns, 43% were 18 to 34 years of age.**

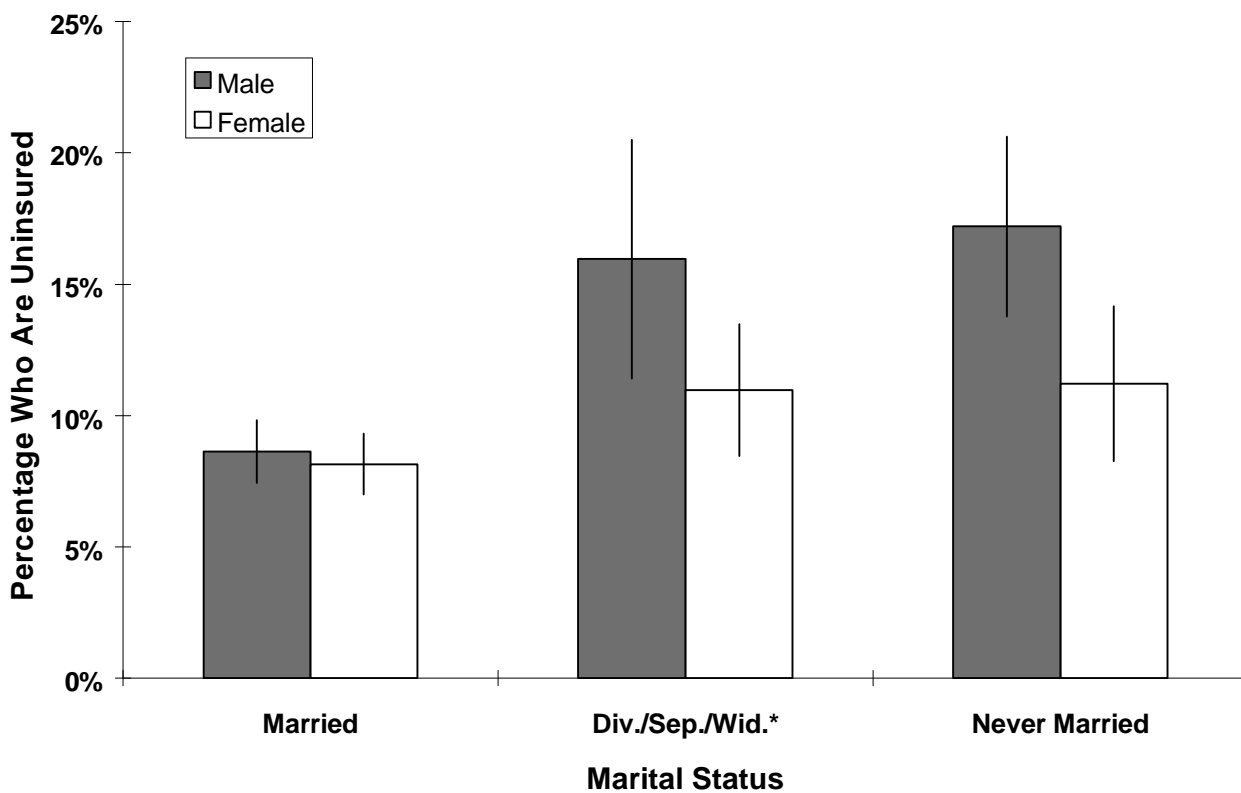
Uninsured Utahns by Age: Utah, 1996



Uninsured Utahns by Sex: Utah, 1996



Percentage of Persons Who Were Uninsured
by Marital Status and Sex: Persons Age 18 or Over, Utah, 1996

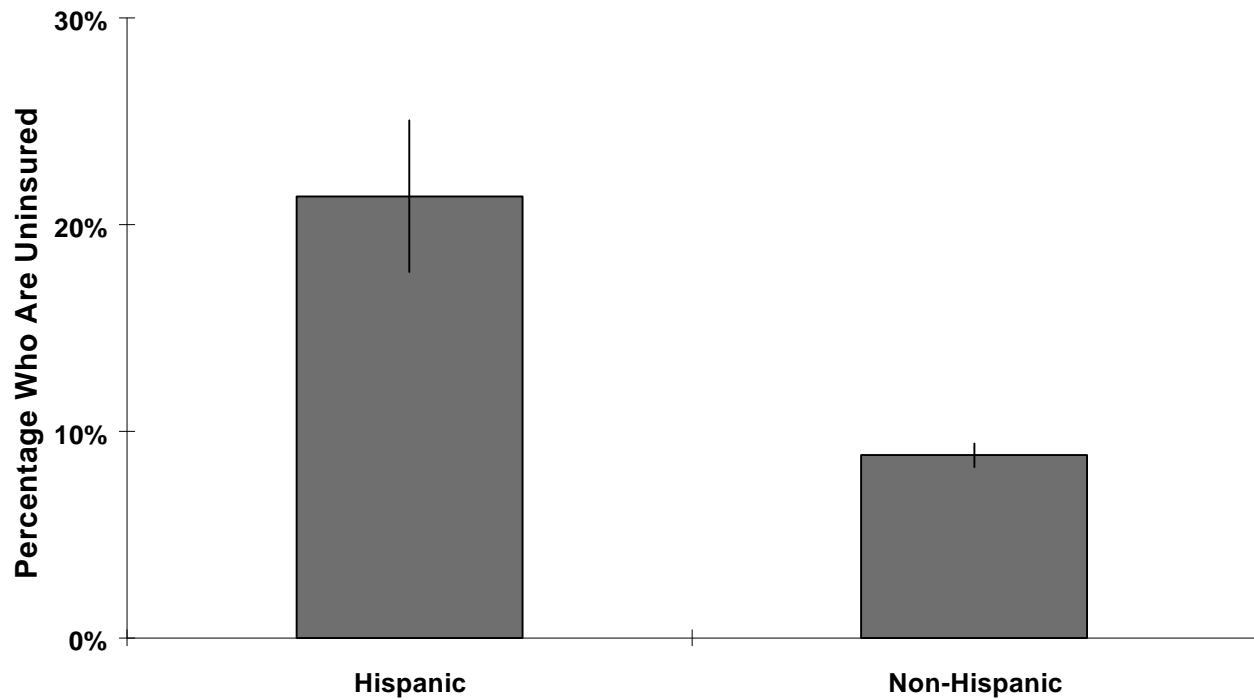


* Divorced, separated, or widowed

1996 Health Status Survey, Utah Department of Health

- **Married adults were more likely to have health insurance than other Utah adults. This is especially true for men.**

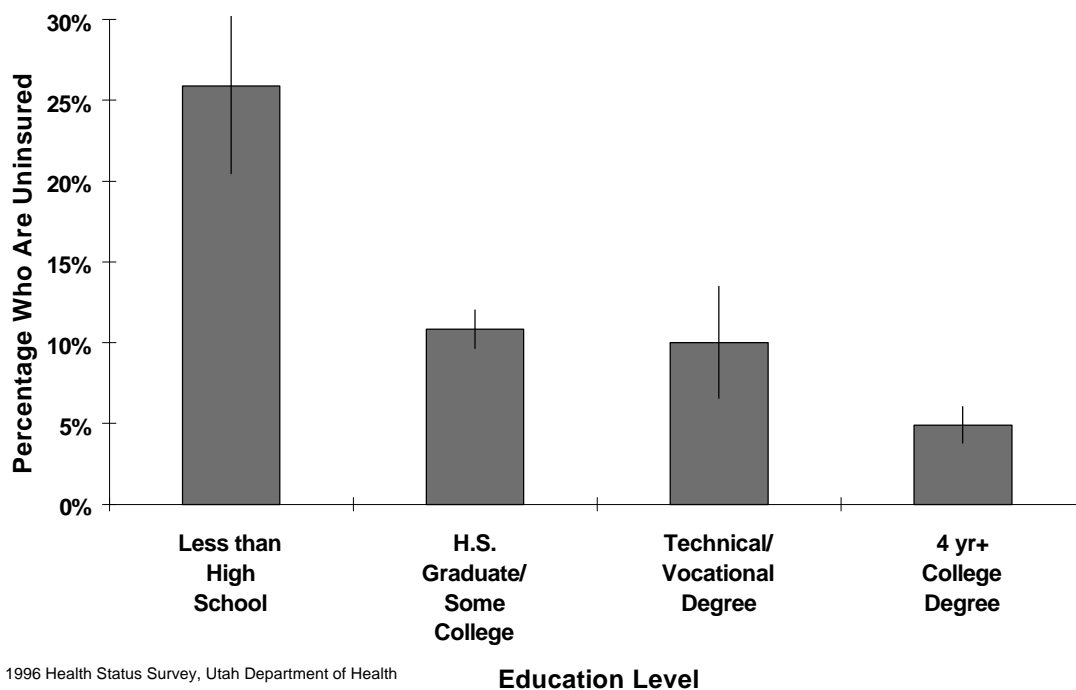
Percentage of Persons Who Were Uninsured by Hispanic Status: Utah, 1996



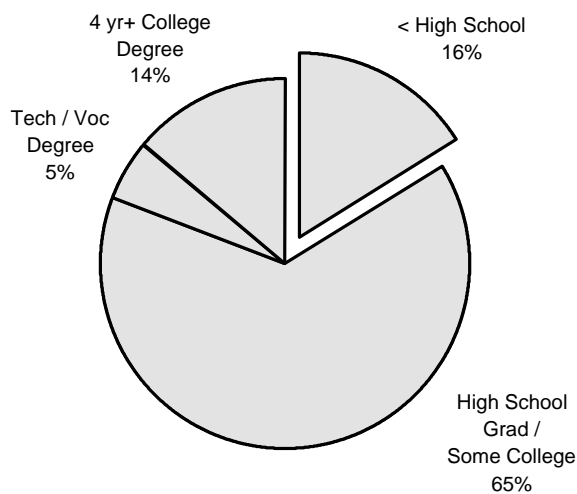
1996 Health Status Survey, Utah Department of Health

- **Hispanic persons were more than twice as likely to be uninsured than non-Hispanic persons.**

Percentage of Persons Who Were Uninsured by Education Level: Persons Age 18 or Over, Utah, 1996



Uninsured Utahns Age 18 or Over by Education Level: Utah, 1996



- Utah adults who have not completed high school were more likely to be without health insurance.
- 84% of those who were uninsured had at least a high school degree.

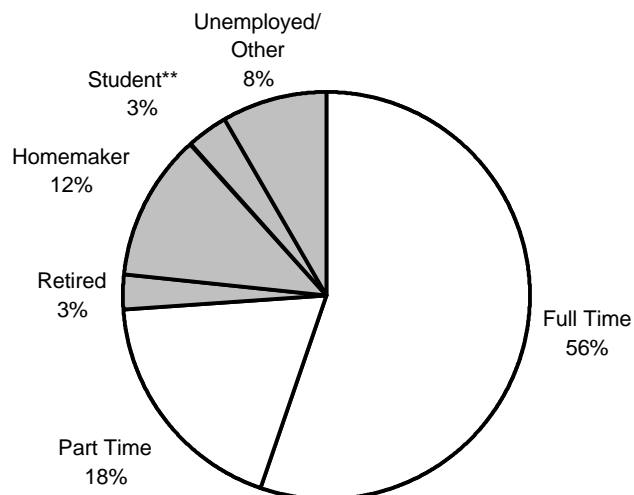
Percentage of Persons Who Were Uninsured by Employment Status: Persons Age 18 or Over, Utah, 1996



** Includes only persons whose primary status is "student."

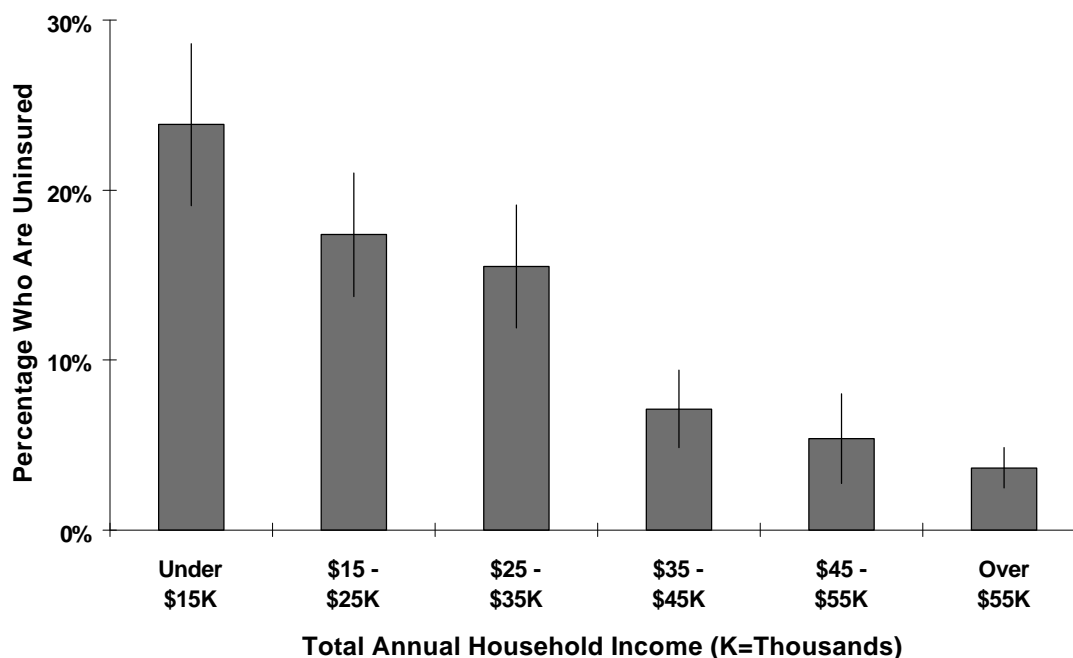
1996 Health Status Survey, Utah Department of Health

Uninsured Persons by Employment Status: Utahns Age 18 to 64, 1996



- **Persons who were unemployed or working part time were most likely to be without health insurance.**
- **Insurance coverage for students was comparable to the state average.**
- **74% of Utahns who were uninsured were employed; 56% were employed full time.**

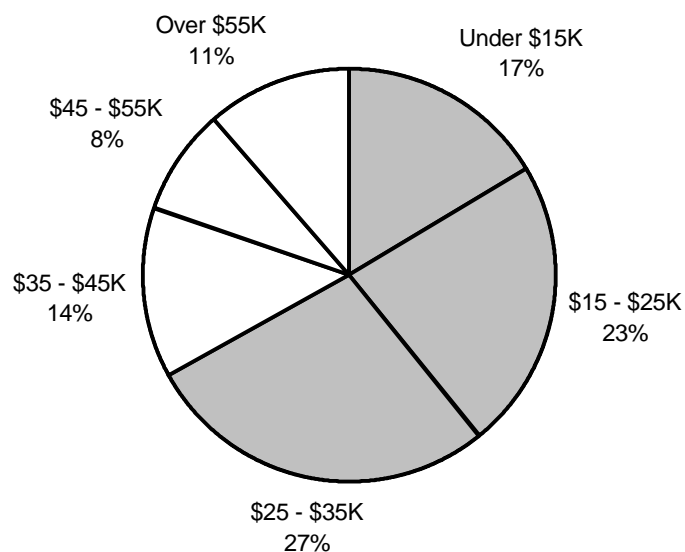
Percentage of Persons Who Were Uninsured by Total Annual Household Income: Utah, 1996



Note: Income refers to total combined household income during calendar year 1995, including income from all wage earners, and money from all sources, before taxes and other deductions.

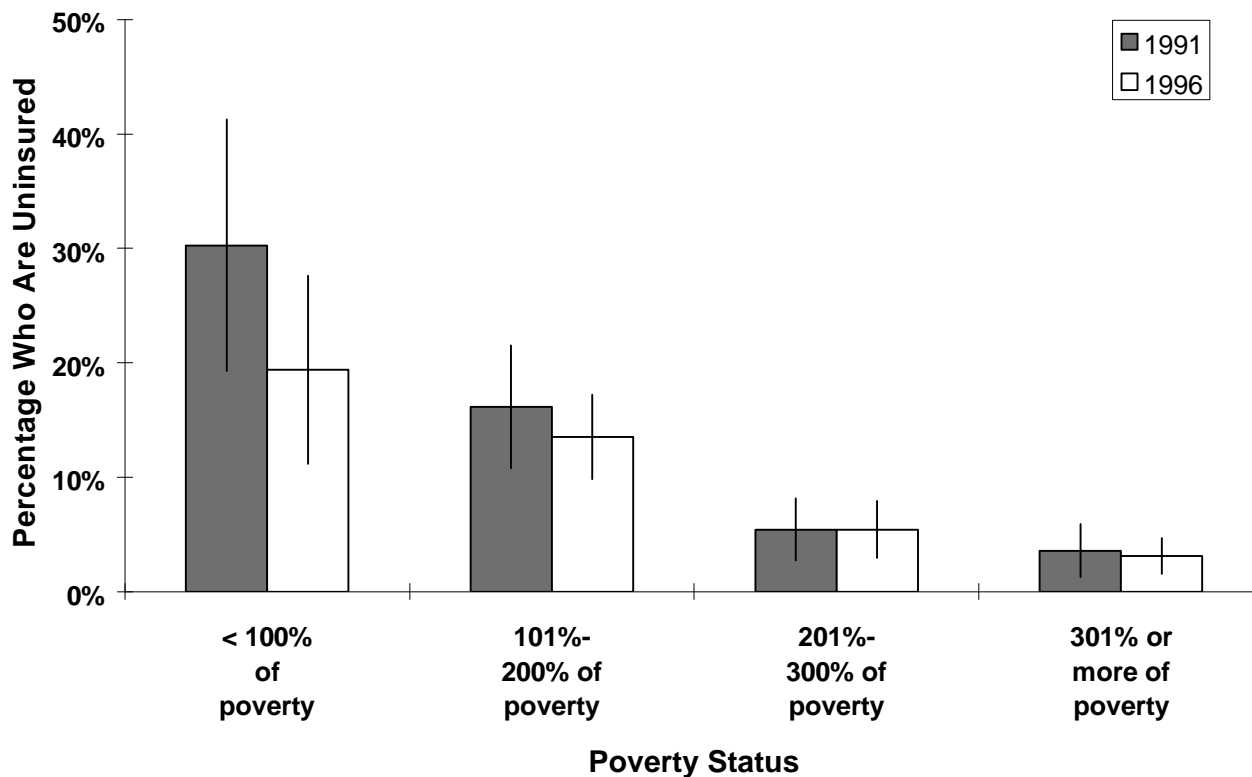
1996 Health Status Survey, Utah Department of Health

Uninsured Utahns by Annual Household Income: Utah, 1996



- **Persons with an annual household income below \$35,000 were substantially more likely to be without health insurance.**
- **About one third of uninsured persons lived in households with incomes over \$35,000.**

Percentage of Persons Who Were Uninsured by Household Poverty Status: Children Age 17 and Under, Utah, 1991 and 1996

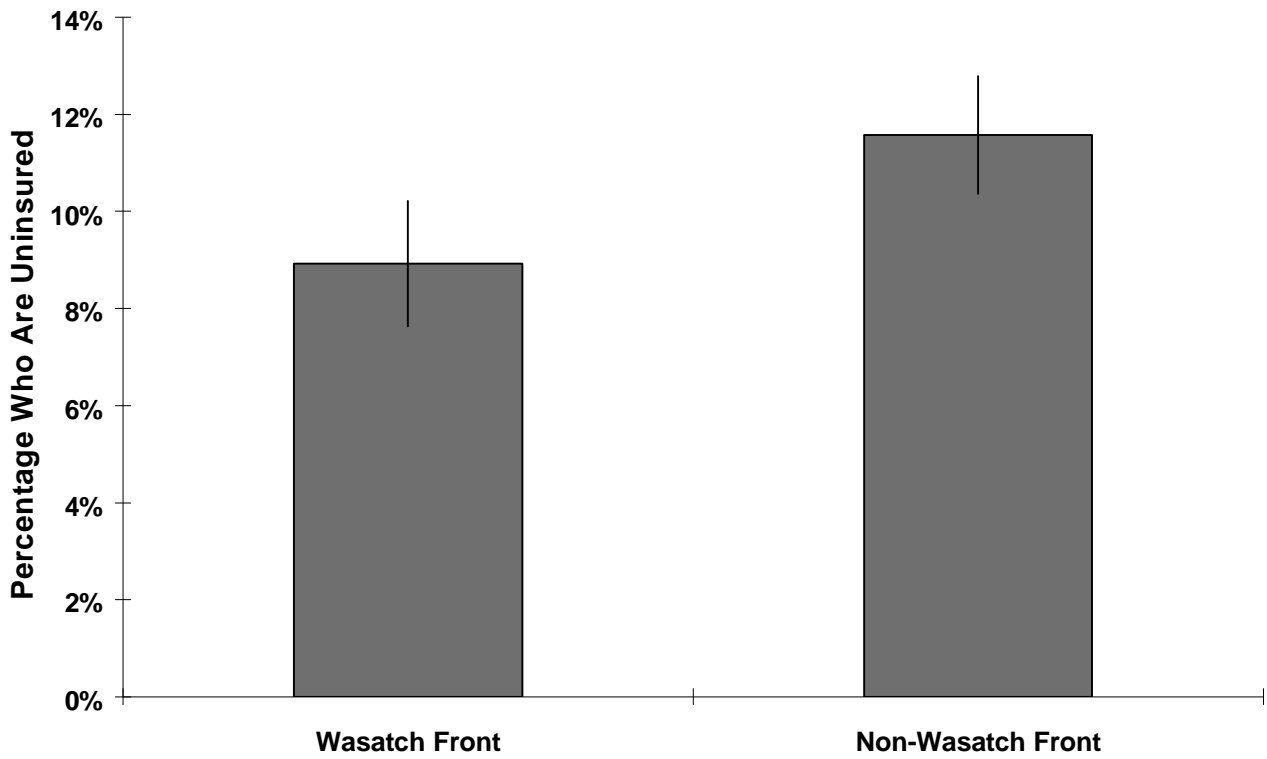


Note: The monthly income at the poverty level for a family of four was \$1,117 in 1991 and \$1,300 in 1996. Income category, and not exact income, was measured by the 1991 and 1996 Health Status Surveys. A household's exact income was estimated as the midpoint at their income category.

1996 Health Status Survey, Utah Department of Health

- **Fewer children (under age 18) living in poverty were without health insurance in 1996 than in 1991, which was probably due to changes in the eligibility requirements of Utah's Medicaid program.**
- **A high proportion of adults, age 18 to 64 living in poverty were uninsured in 1996 (see reference table on page 70).**

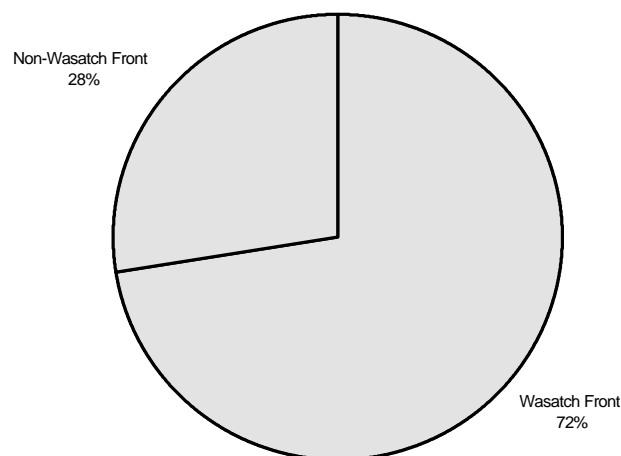
Percentage of Persons Who Were Uninsured by Residence in Wasatch Front Counties: Utah, 1996



Note: Wasatch Front includes Salt Lake, Davis, Weber, and Utah counties.

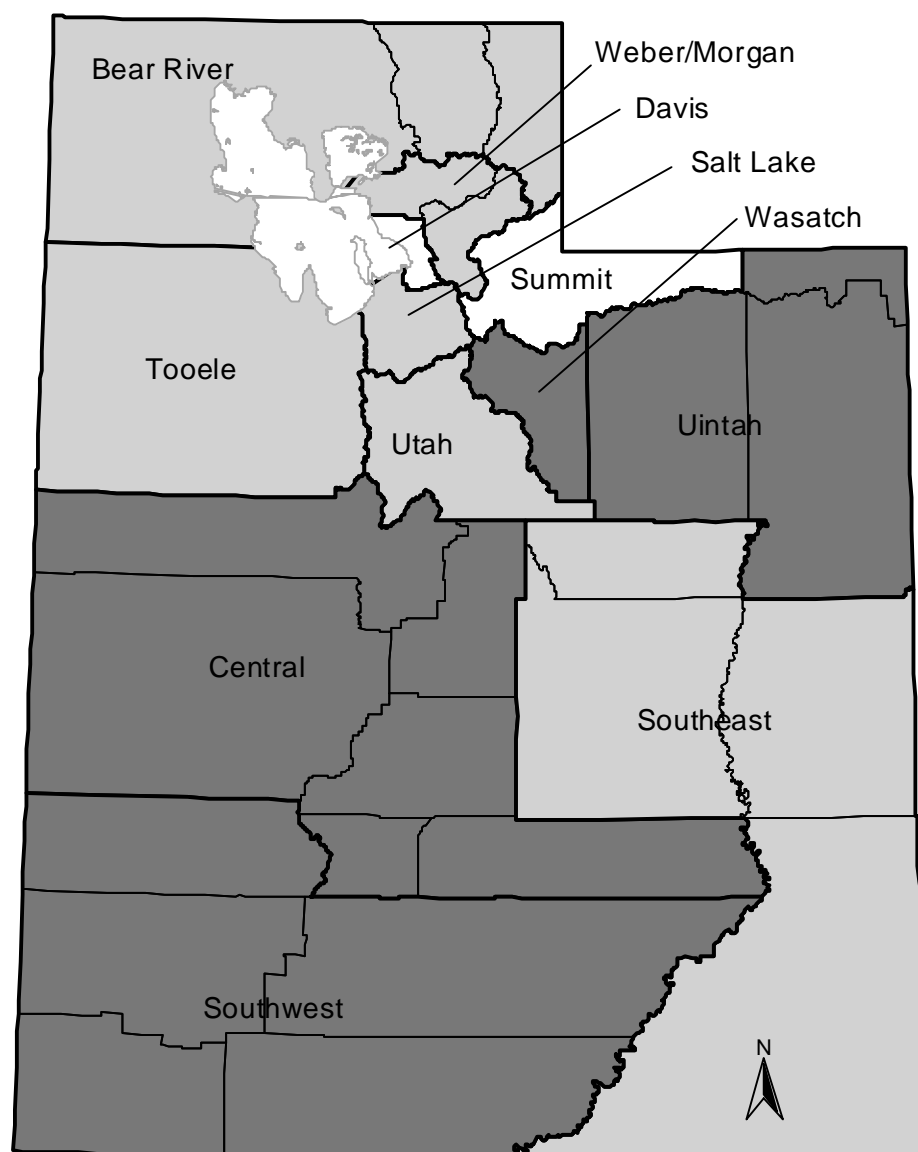
1996 Health Status Survey, Utah Department of Health

Uninsured Utahns by Residence in Wasatch Front Counties: Utah, 1996



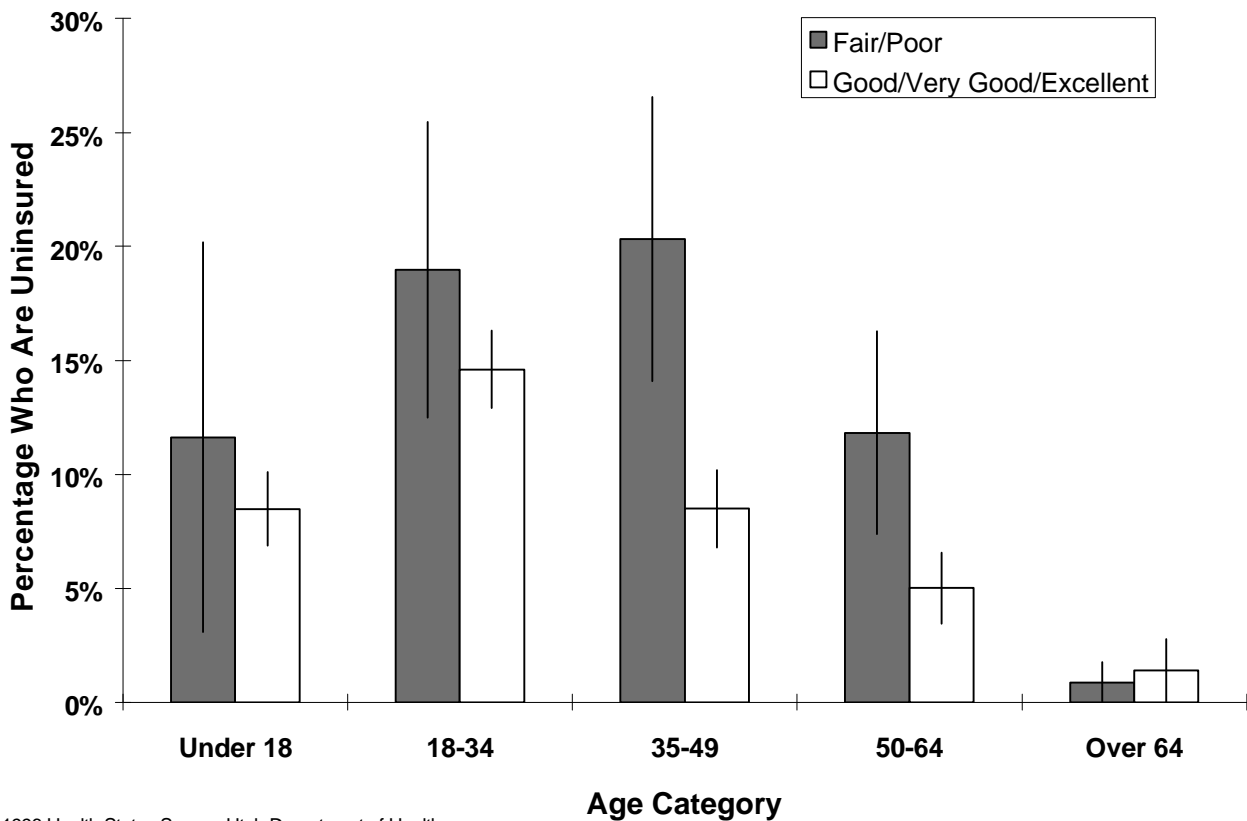
- The proportion of persons without health insurance was higher outside of the Wasatch Front.
- Nearly three fourths of uninsured persons lived in the four Wasatch Front counties.

Health Insurance Status by Local Health District: Utah, 1996



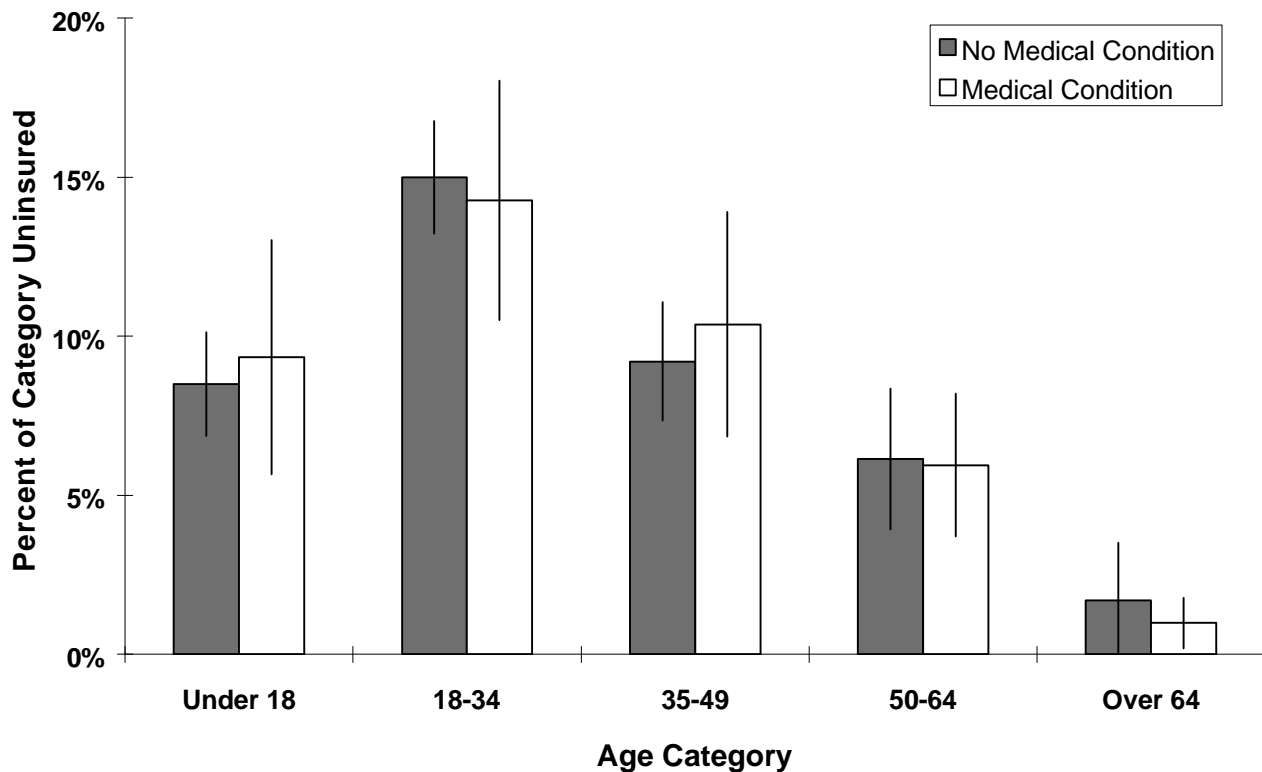
- Similar to State's average
- Less likely to have health insurance
- More likely to have health insurance

Percentage of Persons Who Were Uninsured by General Health Status and Age: Utah, 1996



- **For persons under age 65, those who described their health status as fair or poor were more likely to be uninsured than those who described their health status as good, very good, or excellent.**

Percentage of Persons Who Were Uninsured by Presence of a Chronic Medical Condition and Age: Utah, 1996

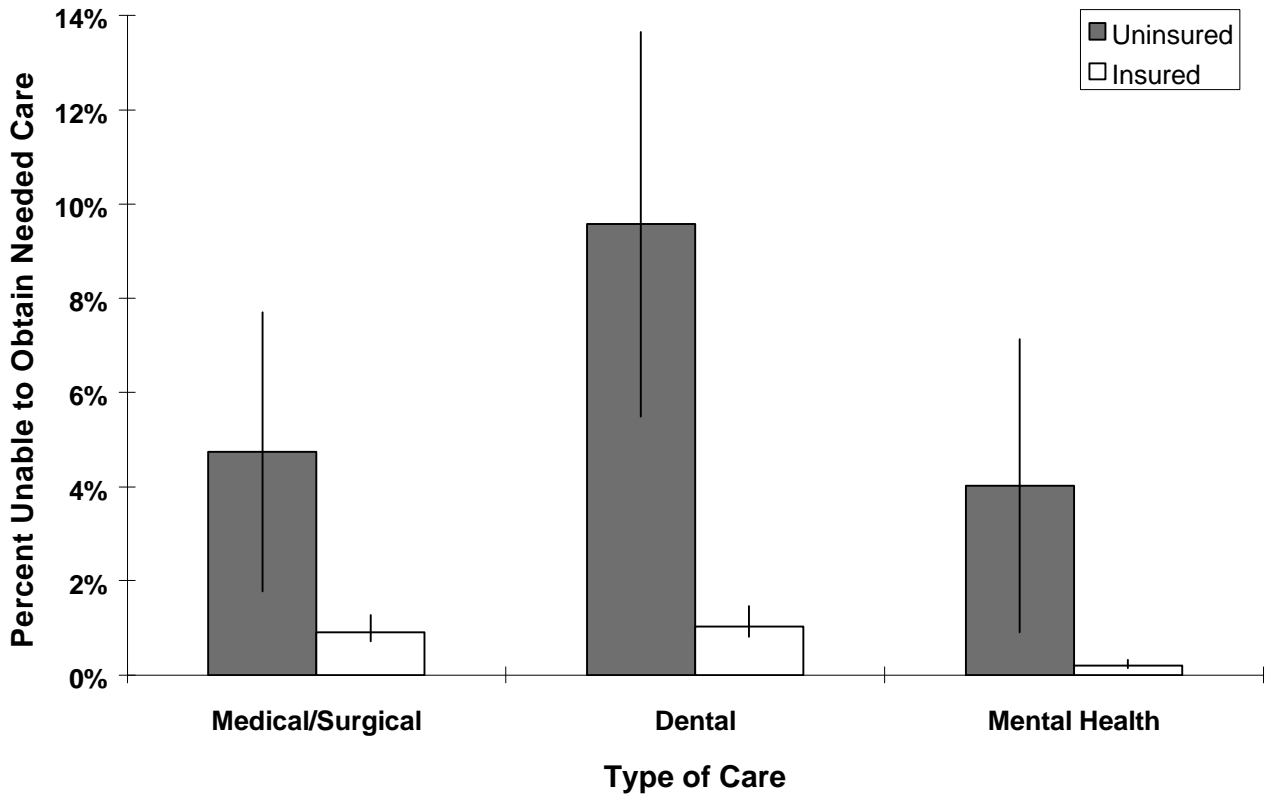


Note: Medical conditions reported here include: diabetes, arthritis, Alzheimer's disease, heart disease, obstructive pulmonary disease, asthma, stroke, hearing loss, vision loss, and speech impairment.

1996 Health Status Survey, Utah Department of Health

- **Presence of one of these chronic medical conditions did not change the likelihood that a person would have health insurance. One might expect persons with a chronic medical condition to be less likely to have health insurance because they are at increased risk of being denied insurance coverage. However, they also have a greater incentive to maintain their coverage.**

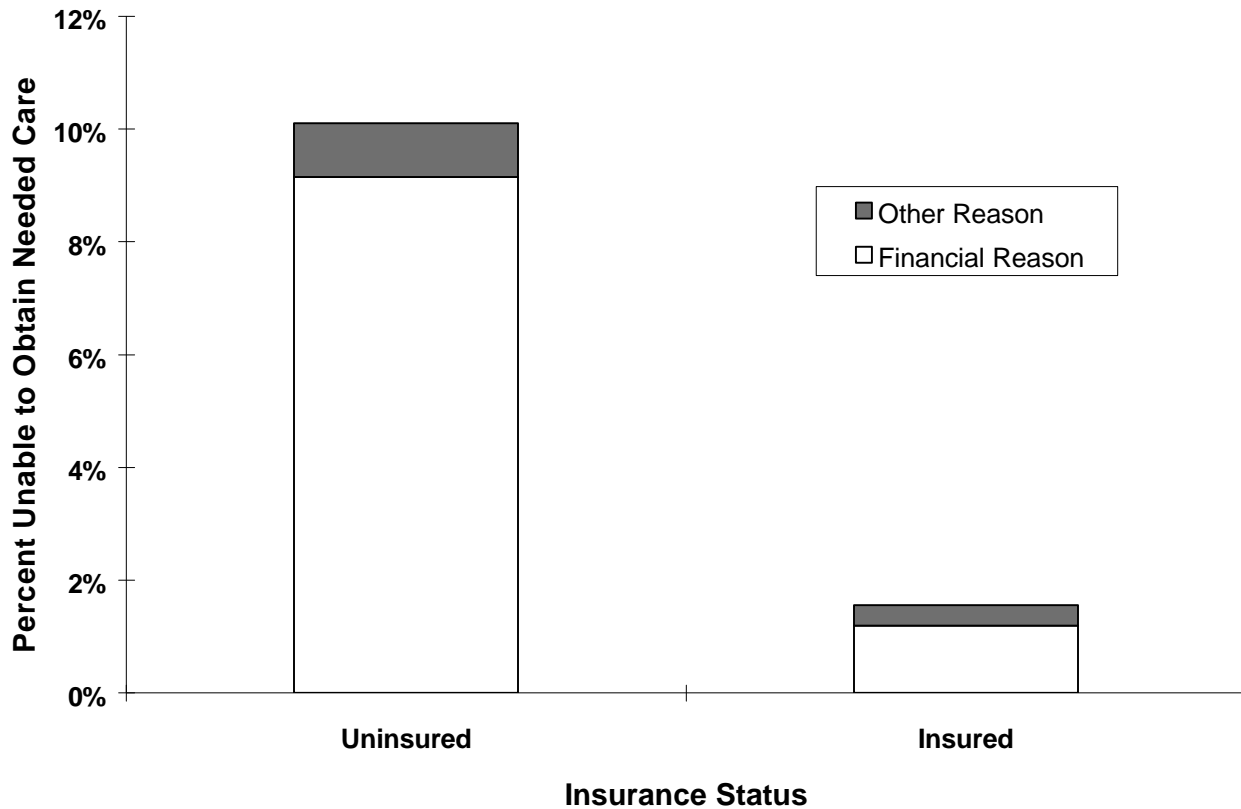
Percentage of Persons Reporting They Were Unable to Obtain Needed Health Care in the Past Year by Insurance Status and the Type of Care They Were Unable to Obtain: Utah, 1996



1996 Health Status Survey, Utah Department of Health

- **Uninsured Utahns were more likely to report a problem obtaining access to each type of health care (medical/surgical, dental, or mental health care).**

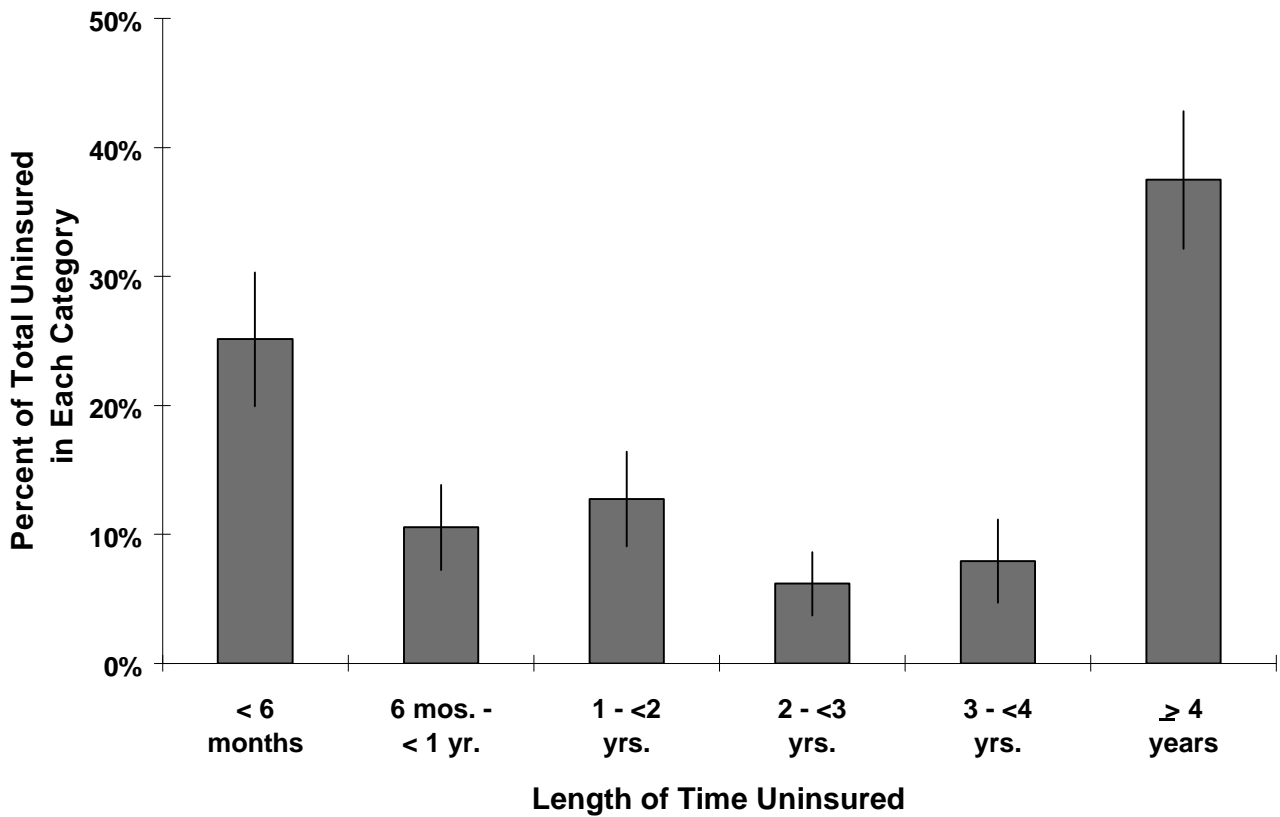
Percentage of Persons Reporting They Were Unable to Obtain Needed Health Care in the Past Year by Insurance Status and Whether the Reason for the Access Problem Was Financial: All Types of Care, Utah, 1996



1996 Health Status Survey, Utah Department of Health

- About 10% of uninsured persons reported a problem obtaining one or more types of needed health care, while fewer than 2% of insured Utahns reported a problem.
- Of uninsured persons who reported problems accessing any type of health care, 91% reported that the primary reason for their access problem was financial in nature.

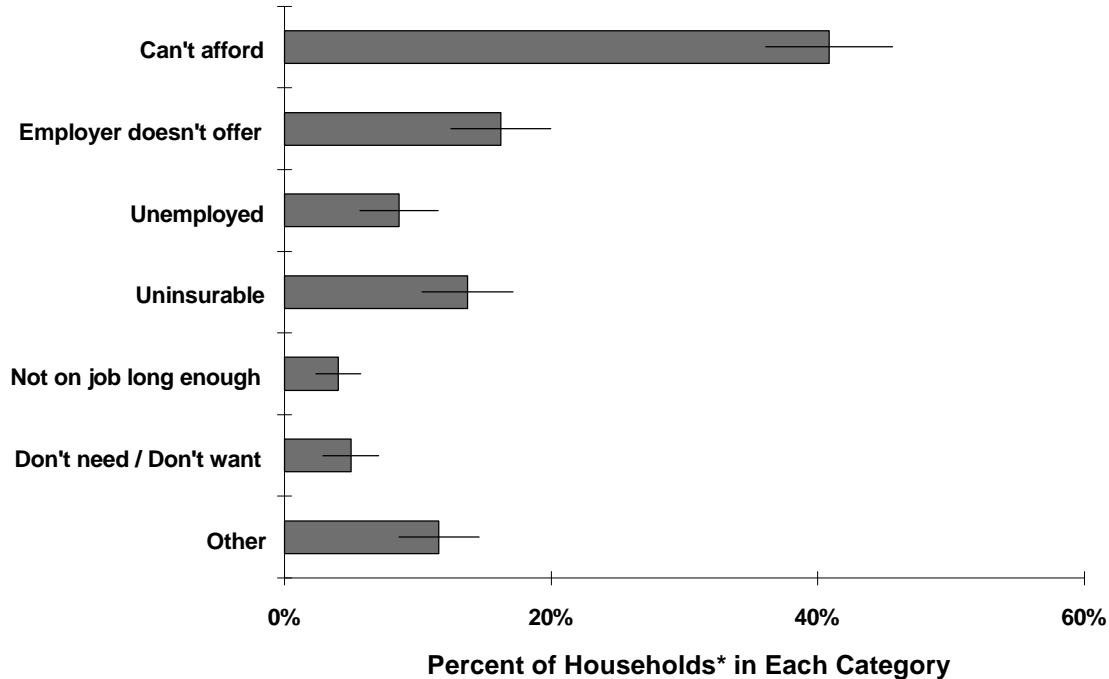
Amount of Time Household Members Had Been Uninsured:
Households Where One or More Members Were Uninsured, Utah, 1996



1996 Health Status Survey, Utah Department of Health

- For 37% of households with at least one uninsured member, those uninsured persons had been uninsured for four or more years.

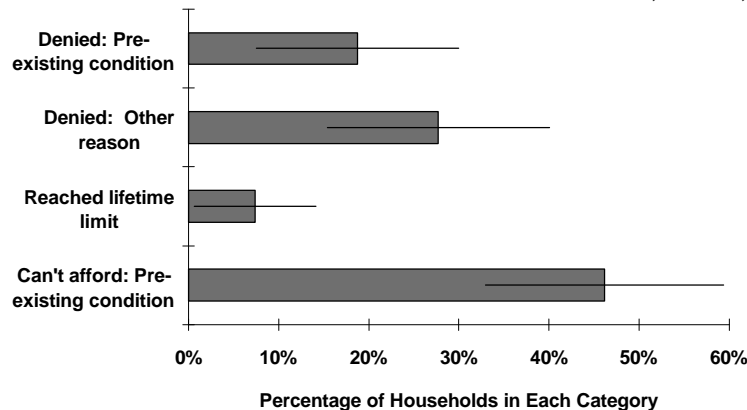
Primary Reason for Lack of Insurance: Households Where One or More Members Were Uninsured, Utah, 1996



1996 Health Status Survey, Utah Department of Health

* Only households with at least one member who is without health insurance were included.

Primary Reason for Being Uninsurable: Households Where One or More Members Were Uninsured, Utah, 1996

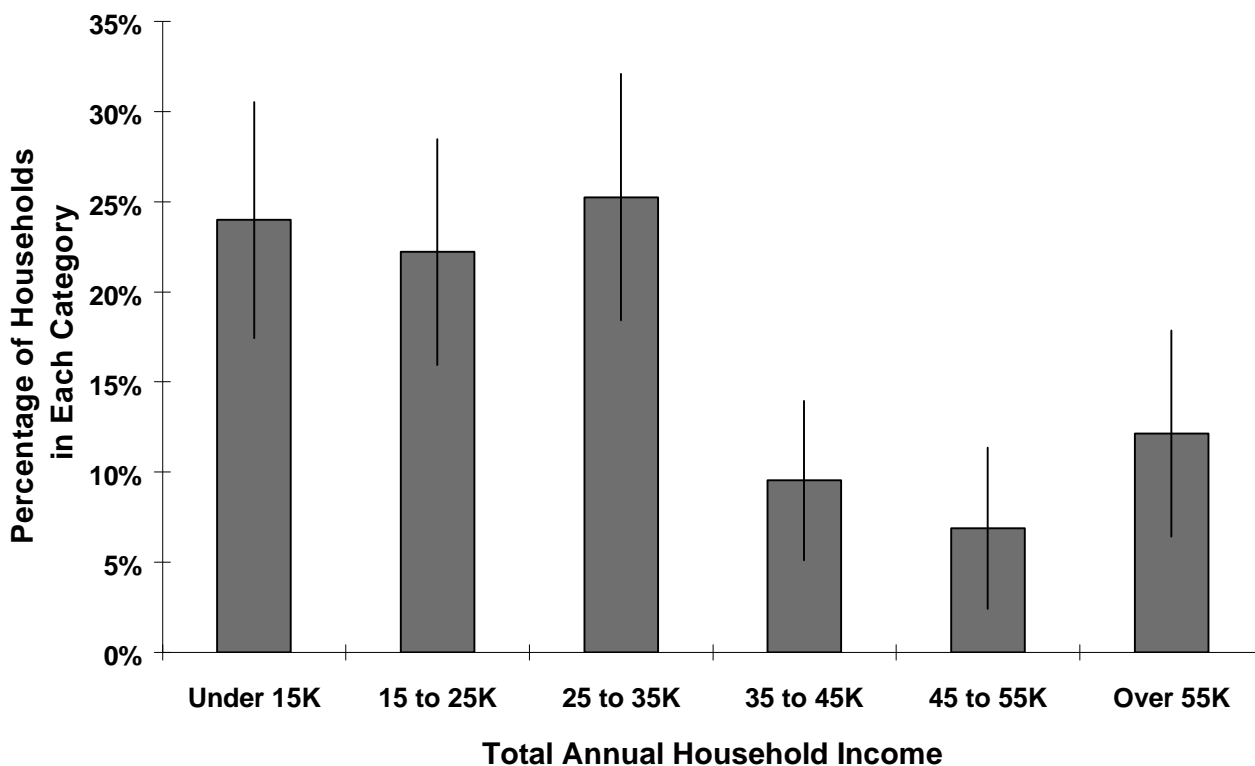


* Only households with at least one member who is uninsurable were included.

1996 Health Status Survey, Utah Department of Health

- The most commonly reported reasons (primary reason) for not having health insurance were “can’t afford it” and “employer doesn’t offer it.”
- For about 14% of Utah households with at least one uninsured member, the primary reason was that at least one individual was uninsurable (i.e. had been denied coverage couldn’t afford coverage because of a pre-existing condition, had reached their lifetime benefits limits, or had been denied for some other reason); about 23,000 uninsured Utahns lived in such households.

Total Annual Household Income: Households Where One or More Members Were Uninsured and the Primary Reason for Lack of Insurance Was “Can’t Afford It,” Utah, 1996

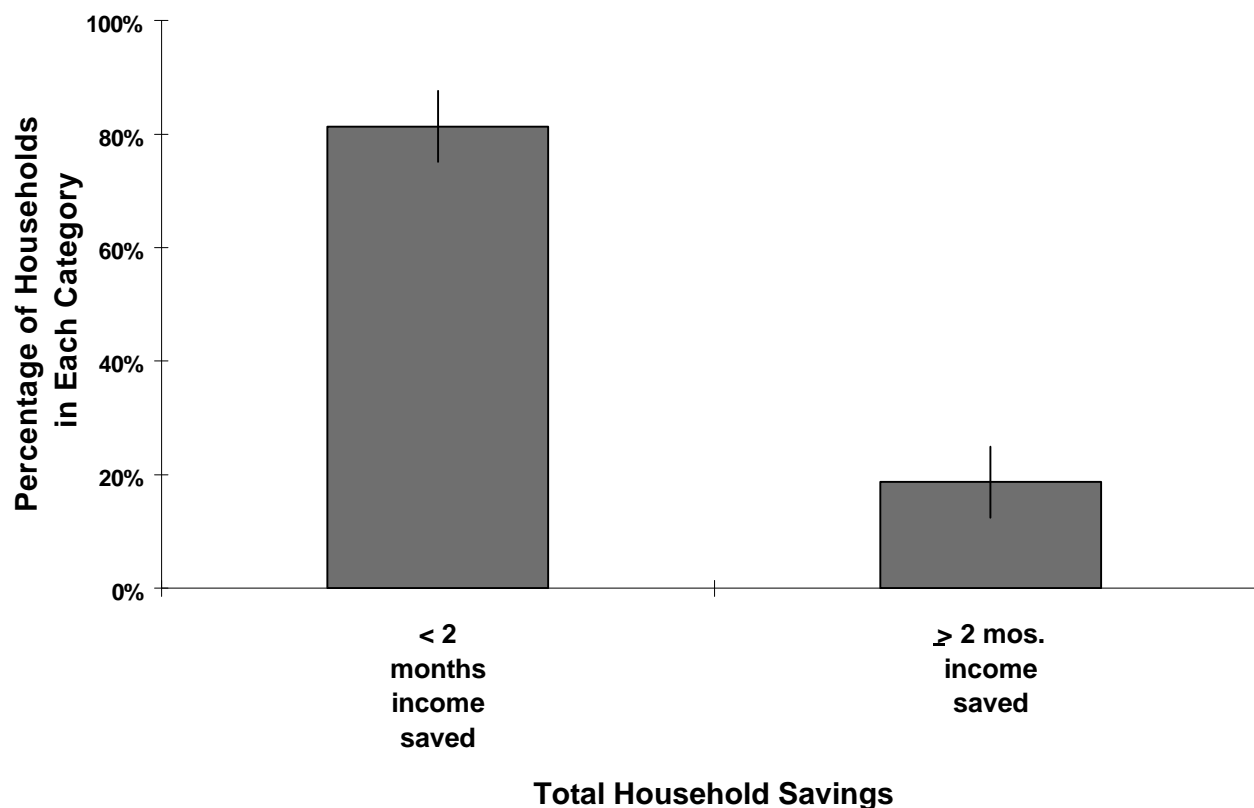


Note: Income refers to total combined household income during calendar year 1995, including income from all wage earners, and money from all sources, before taxes and other deductions.

1996 Health Status Survey, Utah Department of Health

- **Most (71%) of those households for which the primary reason for being uninsured was “can’t afford it” had an annual household income under \$35,000.**

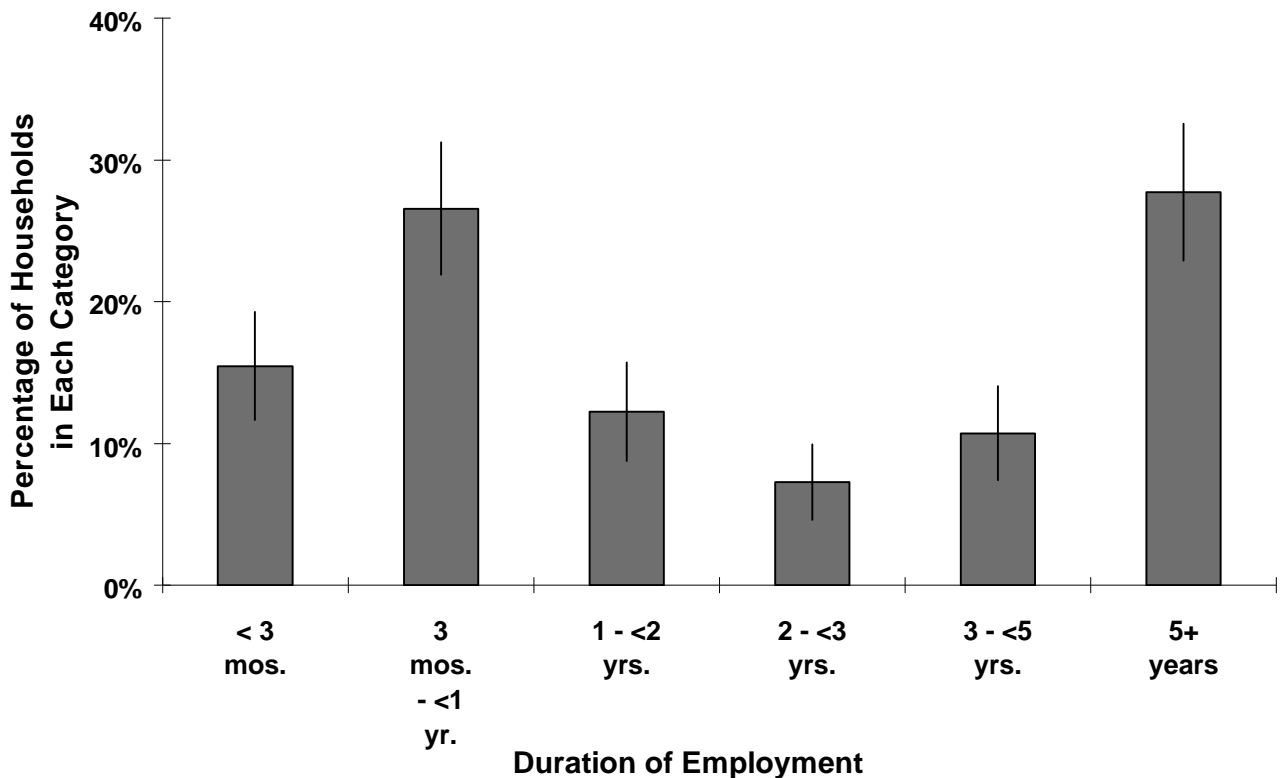
**Total Household Savings: Households Where One or More Members
Were Uninsured and the Primary Reason for Lack of Insurance
Was “Can’t Afford It,” Utah, 1996**



1996 Health Status Survey, Utah Department of Health

- **Among Utah households where one or more members were uninsured and the primary reason given was “can’t afford it,” 81% had household savings amounting to less than two months of income.**

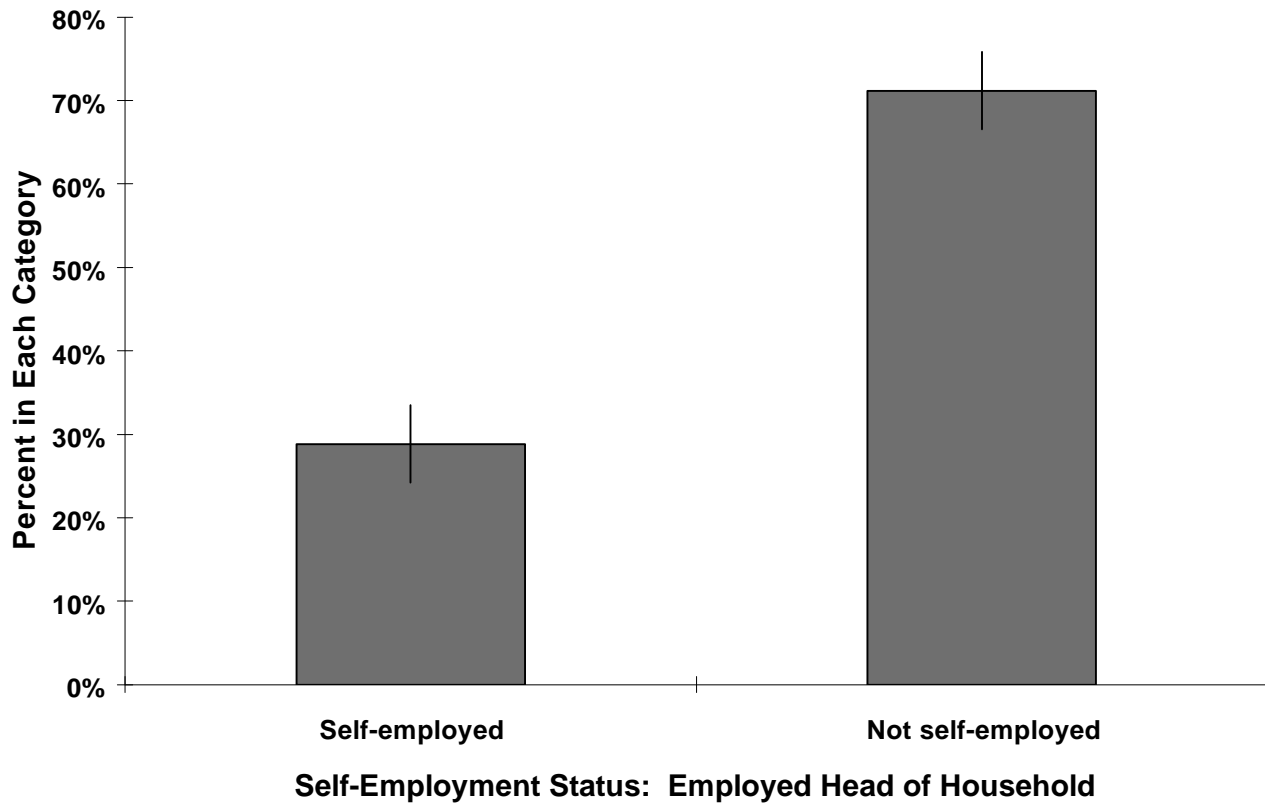
Head of Household's Employment Status and Duration of Employment: Households Where One or More Members Were Uninsured and the Head of Household Was Employed, Utah, 1996



1996 Health Status Survey, Utah Department of Health

- Most households (82%) with one or more uninsured members had an employed head of household (see reference table on page 104).
- Of those uninsured households with an employed head of household, almost 60% of the heads of those households had been employed for a year or longer.

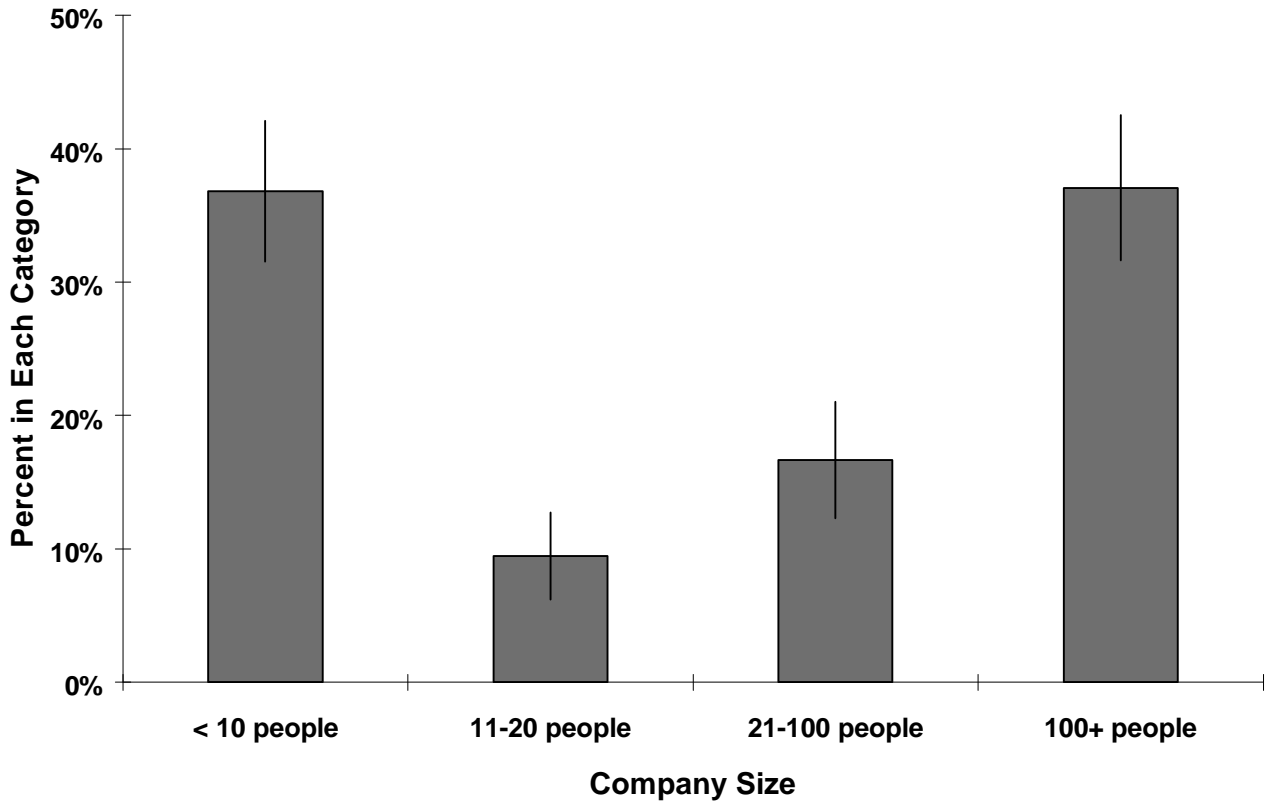
Head of Household's Employment Status and Whether Self-Employed:
Households Where One or More Members Were Uninsured and the
Head of Household Was Employed, Utah, 1996



1996 Health Status Survey, Utah Department of Health

- Among households where one or more members was uninsured and the head of household was employed, 28.8% of the heads of household were self-employed.

Head of Household's Employment Status and Company Size:
Households Where One or More Members Were Uninsured
and the Head of Household Was Employed, Utah, 1996

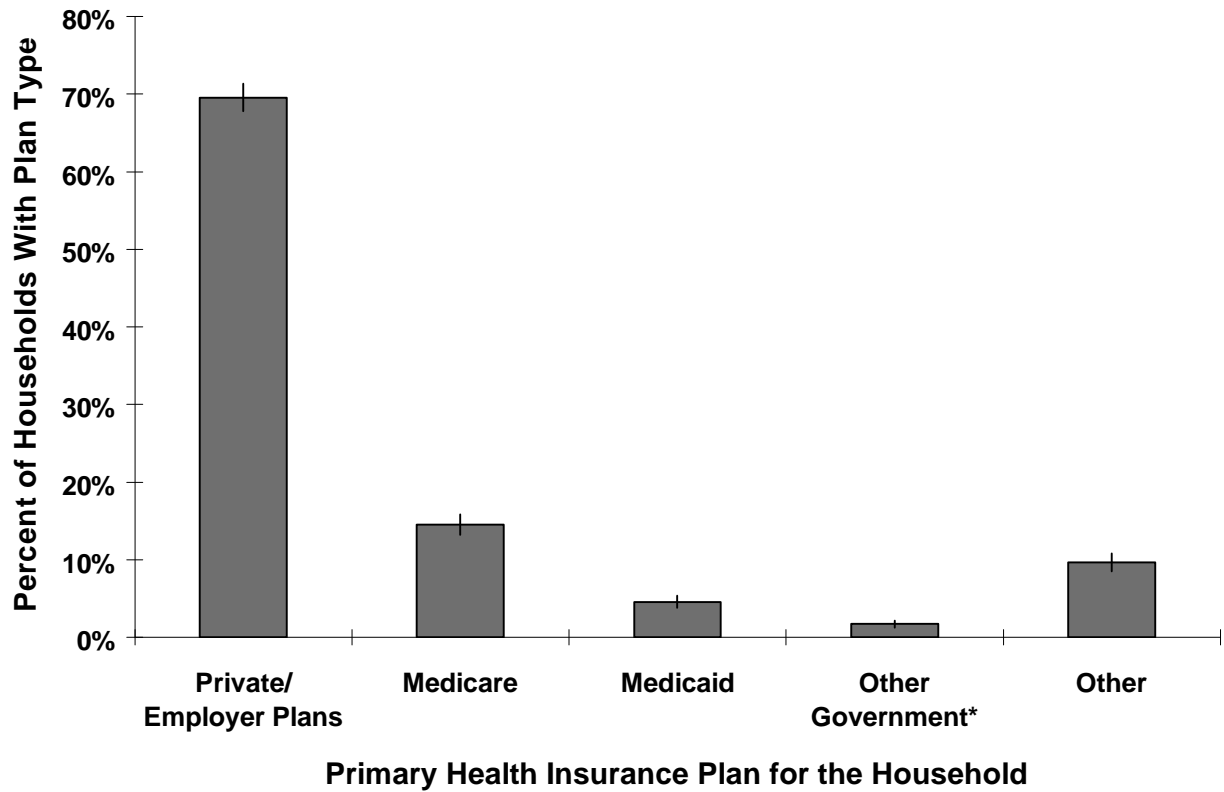


1996 Health Status Survey, Utah Department of Health

- **Substantial proportions of uninsured Utahns lived in households where the head of household was employed by both smaller (< 20 employees) and larger companies (≥ 100 employees).**

Characteristics of Health Insurance Plans

Primary Health Insurance Plan for the Household: Households Where One or More Members Were Insured, Utah, 1996

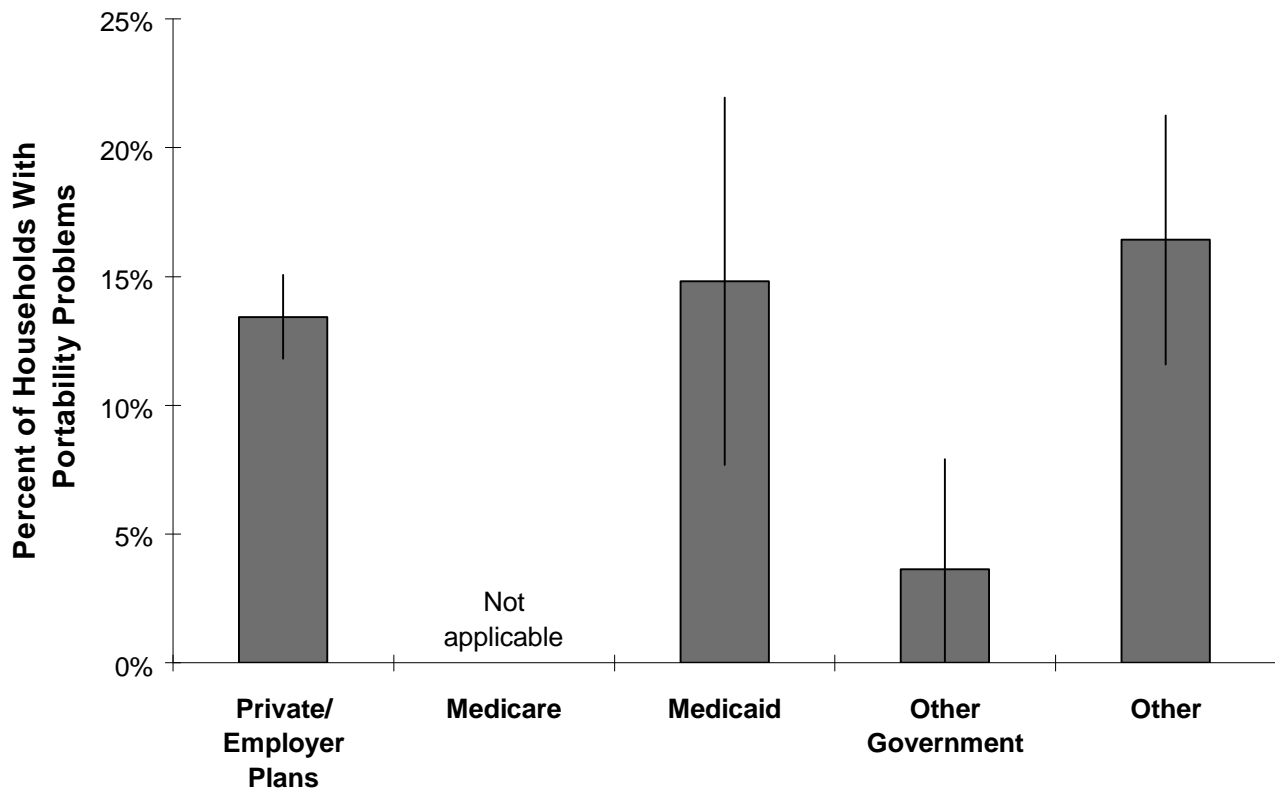


* Includes military, VA, and Indian health

1996 Health Status Survey. Utah Department of Health

- **In 70 percent of Utah households with insured members, the primary insurance coverage was through a private health insurance carrier.**

Portability-- Households Where A Family Member Was Prevented From Changing Jobs in the Past Two Years Mainly Because of Reasons Related to Health Insurance: Households Where One or More Members Were Insured, Utah, 1996



1996 Health Status Survey, Utah Department of Health

- In 13 percent of all insured households, a member was prevented from changing jobs in the last 12 months by concerns about health insurance.